

Information to identify the case:			
Debtor 1	Jeffrey L. Thomas		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elisa M. Liberatore-Thomas		
	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20253-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey L. Thomas

Elisa M. Liberatore-Thomas

5/20/19

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Jeffrey L. Thomas
 Elisa M. Liberatore-Thomas
 Debtors

Case No. 16-20253-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 3180W

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 Total Noticed: 73

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Jeffrey L. Thomas, 516 Bute Road, Uniontown, PA 15401-9604
 jdb +Elisa M. Liberatore-Thomas, 5 Greene Drive, P.O. Box 432, Richeyville, PA 15358-0432
 14170692 +Adagio Health, 960 Penn Avenue, Pittsburgh, PA 15222-3812
 14170699 +Brownsville ASD & Boro. c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
 14170701 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14170703 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348-5125)
 14182004 +Dr. Leslie P. Midla D.D.S., 2842 Main Street, Beallsville, PA 15313-0018
 14170707 +Emergency Physicians of Washington, 155 Wilson Avenue, Washington, PA 15301-3336
 14170708 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980
 14170709 +Farnam & Pfile Rentals, 4306 State Route 51 South, Belle Vernon, PA 15012-3533
 14182003 +Fayette Waste, P.O. Box 65, Waltersburg, PA 15488-0065
 14767849 +Fayette Waste, LLC, PO Box 1086, Uniontown, PA 15401-1086
 14170711 +First Data, 265 Broad Hollow Road, Melville, NY 11747-4833
 14170713 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097
 14170715 Ford Motor Credit Company, c/o Weltman, Weinberg & Reis,
 1400 Koppers Building--436 7th Avenue, Pittsburgh, PA 15219
 14170716 Highmark Blue Shield, 120 Fifth Avenue, Pittsburgh, PA 15222-3099
 14170718 +Interventional Radiology Specialists, 10567 Sawill Parkway--Suite 100,
 Powell, OH 43065-6672
 14170719 Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
 14170720 Legacy Visa, P.O. Box 5097, Sioux Falls, SD 57117-5097
 14197573 +Leslie P. Midla D.D.S., PO Box 39, Beallsville, PA 15313-0039
 14170722 McKesson Patient Care Solutions, inc., P.O. Box 645034, Pittsburgh, PA 15264-5034
 14170723 +Medac-Keystone Anesthesia Consultants, The Washington Hospital, 155 Wilson Avenue,
 Washington, PA 15301-3398
 14170724 Medical Bureau of Pittsburgh, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14182002 Mumtaz A. Alvi, M.D., 1580 Broad Avenue, Suite 2, Belle Vernon, PA 15012-1998
 14170726 National Rehab. Equipment, Inc., Airstide Business Park, 540 Lindbergh Drive,
 P.O. Box 1135, Moon Township, PA 15108-6135
 14248251 +PNC BANK, National Association, PNC Mortgage, a division of PNC Bank, NA,
 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421
 14170732 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14170730 +Pathology Associates of Washington, PA, 155 Wilson Avenue, Washington, PA 15301-3336
 14170731 +Pittsburgh Veterinary Specialty Services, 807 Camp Horne Road, Pittsburgh, PA 15237-1207
 14182005 +Planet Fitness, 609 Pittsburgh Street, Uniontown, PA 15401-2276
 14170736 Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
 14170738 Rohland, Patt, Rohland Associates, 119 Thornton Road, Brownsville, PA 15417-9607
 14170728 +The Orthopedic Group, P.C., 800 Plaza Drive--Suite 240, Belle Vernon, PA 15012-4019
 14170745 +The Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
 14182006 +Tregembo Motors, 125 Wilson Road, Bentleyville, PA 15314-1027
 14170741 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2019 02:06:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com May 21 2019 02:06:22 WESBANCO BANK, INC,
 WESBANCO BANK. INC., 1 BANK PLAZA, WHEELING, WV 26003-3565
 14170695 EDI: HNDA.COM May 21 2019 05:48:00 American Honda Finance, P.O. Box 168088,
 Irving, TX 75016-8088
 14173420 EDI: HNDA.COM May 21 2019 05:48:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6444
 14170697 EDI: CINGMIDLAND.COM May 21 2019 05:48:00 AT&T Mobility, 5020 Ash Grove Road,
 Springfield, IL 62711-6329
 14170693 EDI: GMACFS.COM May 21 2019 05:48:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 14218724 EDI: AIS.COM May 21 2019 05:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14170696 +EDI: RMCB.COM May 21 2019 05:48:00 American Medical Collection Agency,
 4 Westchester Plaza--Building 4, Elmsford, NY 10523-1615
 14170698 EDI: BASSASSOC.COM May 21 2019 05:48:00 Bass & Associates,
 3936 East Fort Lowell Road--Suite 200, Tucson, AZ 85712-1083
 14170700 EDI: CAPITALONE.COM May 21 2019 05:48:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 14170702 EDI: CIAC.COM May 21 2019 05:48:00 CitiMortgage, Inc., Bankruptcy Servicing Center,
 P.O. Box 140609, Irving, TX 75014-0609
 14170704 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 21 2019 02:06:23
 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,
 Pittsburgh, PA 15242-0346
 14170705 EDI: ECMC.COM May 21 2019 05:48:00 ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
 14170706 EDI: ECMC.COM May 21 2019 05:48:00 ECMC, P.O. Box 75906, Saint Paul, MN 55175

District/off: 0315-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14170714 EDI: FORD.COM May 21 2019 05:48:00 Ford Motor Credit Company,
National Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121
14192630 EDI: FORD.COM May 21 2019 05:48:00 Ford Motor Credit Company LLC, Dept. 55953,
P O Box 55000, Detroit MI, 48255-0953
14195705 EDI: FORD.COM May 21 2019 05:48:00 Ford Motor Credit Company LLC, P. O. Box 62180,
Colorado Springs, CO 80962
14170712 +E-mail/Text: collectionslegal@parknationalbank.com May 21 2019 02:06:46
First Knox National Bank, P.O. Box 1270, Mount Vernon, OH 43050-1270
14170717 EDI: IRS.COM May 21 2019 05:48:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
14170721 +EDI: LTDFINANCIAL.COM May 21 2019 05:48:00 LTD Financial Services,
7322 Southwest Freeway--Suite 1600, Houston, TX 77074-2010
14170725 EDI: AIS.COM May 21 2019 05:48:00 Midland Funding, c/o American InfoSource LP,
P.O. Box 4457, Houston, TX 77210-4457
14170727 +E-mail/Text: bankruptcydepartment@tsico.com May 21 2019 02:06:30
NCO Financial Systems, Inc., P.O. Box 15618, Dept. 51, Wilmington, DE 19850-5618
14170729 E-mail/Text: RVSVCBCNOTICE1@state.pa.us May 21 2019 02:05:59 PA Department of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
14170733 EDI: PRA.COM May 21 2019 05:48:00 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541
14179617 EDI: PRA.COM May 21 2019 05:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14182009 +E-mail/Text: RVSVCBCNOTICE1@state.pa.us May 21 2019 02:05:59
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
14170734 +E-mail/Text: csidl@sbcglobal.net May 21 2019 02:06:24 Premier BankCard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
14172882 EDI: Q3G.COM May 21 2019 05:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14170735 EDI: Q3G.COM May 21 2019 05:48:00 Quantum3 Group, LLC, P.O. Box 788,
Kirkland, WA 98083-0788
14170737 +E-mail/Text: Supportservices@receivablesperformance.com May 21 2019 02:06:39
Receivables Performance Management, 20816 44th Avenue West--Suite 100,
Lynnwood, WA 98036-7744
14170739 EDI: DRIV.COM May 21 2019 05:48:00 Santander Consumer USA, Attn: Bankruptcy Dept.,
P.O. Box 560284, Dallas, TX 75356-0284
14176183 +EDI: DRIV.COM May 21 2019 05:48:00 Santander Consumer USA, Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
14170740 E-mail/PDF: clerical@simmassociates.com May 21 2019 02:09:49 Simm Associates, Inc.,
P.O. Box 7526, Newark, DE 19714-7526
14170742 +E-mail/Text: BankruptcyNotice@upmc.edu May 21 2019 02:06:29 UPMC Physician Services,
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213
14170743 +EDI: VERIZONCOMB.COM May 21 2019 05:48:00 Verizon, Attn: Bankruptcy,
500 Technology Drive, Weldon Spring, MO 63304-2225
14170744 EDI: VERIZONCOMB.COM May 21 2019 05:48:00 Verizon Wireless Bankruptcy Admin.,
P.O. Box 3397, Bloomington, IL 61702-3397
14170746 E-mail/Text: bankrupt-adjdept@wesbanco.com May 21 2019 02:06:22 WesBanco Bank,
Bankruptcy Department, One Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC
cr PNC BANK, National Association
14170694 ##+AmerAssist AR Solutions, 8415 Pulsar Place, Columbus, OH 43240-4033
14170710 ##Fidelis Recovery Management, LLC, 2221 New Market Parkway, Suite108,
Marietta, GA 30067-9310

TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, National Association andygornall@latouflawfirm.com
Andrew R. Thalman on behalf of Creditor WESBANCO BANK, INC andrewthalman@pgka.com
Daniel R. White on behalf of Joint Debtor Elisa M. Liberatore-Thomas dwhite@zeblaw.com, gianna@zeblaw.com; dwhite.zmw@gmail.com; r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Jeffrey L. Thomas dwhite@zeblaw.com, gianna@zeblaw.com; dwhite.zmw@gmail.com; r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC BANK, National Association bkgroup@kmllawgroup.com
James P. Valecko on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com, PitEcf@weltman.com
Joshua I. Goldman on behalf of Creditor PNC BANK, National Association bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 9